



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Wilcox
Serial No.: 09/292,887 Art Unit: 2162
Filing Date: April 2, 1999 Examiner: Champagne, D.
For: SYSTEM AND METHOD FOR ADMINISTRATION OF CREDIT
CARD INCENTIVE PROGRAM WHEREIN CREDIT CARD
HOLDER EARNs REBATE IN FORM OF INSTALLMENT LOAN
ADVANCE PAYMENT THROUGH USE OF CREDIT CARD
Docket No. 286052-002

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Technology Center 2100

Assistant Commissioner for Patents
Washington, DC 20231

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I hereby certify that this paper is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231, on April 26, 2002.

Daniel S. Goldberg

AMENDMENT AND REPLY

This paper is responsive to the Office Action dated January 28, 2002, and is accompanied by a Request for Continued Examination and the required fee. Accordingly, this paper is timely filed on or before April 28, 2002.

IN THE CLAIMS:

Please amend the claims as set forth on the following page:

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